

Information to identify the case:

Debtor 1	<u>Mario Maurizio Badalamenti</u>	Social Security number or ITIN	xxx-xx-3955
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Denise Theresa Badalamenti</u>	Social Security number or ITIN	xxx-xx-3455
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-19903-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mario Maurizio Badalamenti
aka Mario Badalamenti

Denise Theresa Badalamenti

6/10/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mario Maurizio Badalamenti
Denise Theresa Badalamenti
Debtors

Case No. 20-19903-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 10, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	Mario Maurizio Badalamenti, Denise Theresa Badalamenti, 14 Campbell Street, Clayton, NJ 08312-1261
518936429	+ Cooper University Health, 1 Federal Street Suite SW2- 205, Camden, NJ 08103-1088
519317603	Costa, Theresa, 37 Caserta Drive, Sewell, NJ 08080-2575
518947481	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518937332	+ Lauren Badalamenti, 86 Woodhaven way, Sicklerville, NJ 08081-9254
518937513	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519334438	+ Theresa (Costa) Falzarano, 37 Caserta Drive, Sewell NJ 08080-2575

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2024 02:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 11 2024 02:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 11 2024 02:16:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518946529	+ EDI: PHINAMERI.COM	Jun 11 2024 04:19:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
518936424	+ EDI: PHINAMERI.COM	Jun 11 2024 04:19:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518936425	+ EDI: TSYS2	Jun 11 2024 04:19:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
518936427	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2024 02:15:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
518955856	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2024 02:15:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
518936426	+ EDI: CAPITALONE.COM	Jun 11 2024 04:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518980027	+ EDI: AIS.COM	Jun 11 2024 04:19:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518936428	+ EDI: WFNNB.COM	Jun 11 2024 04:19:00	Comenitycap/buybabymc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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User: admin

Page 2 of 3

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518936430	EDI: CITICORP	Jun 11 2024 04:19:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518990898	EDI: Q3G.COM	Jun 11 2024 04:19:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518944315	EDI: DISCOVER	Jun 11 2024 04:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518936431	+ EDI: DISCOVER	Jun 11 2024 04:19:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519004622	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2024 02:25:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518985620	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2024 02:14:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518936433	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 11 2024 02:16:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
518936434	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2024 02:25:00	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
519002772	Email/Text: mtgbk@shellpointmtg.com	Jun 11 2024 02:16:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518936435	Email/Text: mtgbk@shellpointmtg.com	Jun 11 2024 02:16:00	NewRez dba Shellpoint Mortgage Service, PO Box 10826, Greenville, SC 29603-0826
519004165	EDI: PRA.COM	Jun 11 2024 04:19:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518936436	^ MEBN	Jun 11 2024 02:09:54	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519013090	+ Email/Text: bncmail@w-legal.com	Jun 11 2024 02:18:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519002033	EDI: Q3G.COM	Jun 11 2024 04:19:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518958242	+ Email/Text: RASEBN@raslg.com	Jun 11 2024 02:16:00	RAS Citron, LLC, Authorized Agent for Secured Creditor, 130 Clinton Road, Suite 202,, Fairfield, NJ 07004-2927
518937513	^ MEBN	Jun 11 2024 02:07:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518936437	+ EDI: SYNC	Jun 11 2024 04:19:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518936438	+ EDI: SYNC	Jun 11 2024 04:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
518951985	+ EDI: WFFC2	Jun 11 2024 04:19:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518936439	+ EDI: WFFC2	Jun 11 2024 04:19:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518936440	+ EDI: WFFC2	Jun 11 2024 04:19:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

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Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518936432	##+	Hudson Home Management, 3701 Regent Blvd suite 200, Irving, TX 75063-2296

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis Landgrebe	on behalf of Joint Debtor Denise Theresa Badalamenti flandgrebe@verizon.net r61604@notify.bestcase.com
Francis Landgrebe	on behalf of Debtor Mario Maurizio Badalamenti flandgrebe@verizon.net r61604@notify.bestcase.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8